

# FACT SHEET

3-4-76  
NP  
JOM

L-1082

## YOUR FOOD BUDGET

Frances L. Reasonover\*

How much should you spend for food? There's no dollars-and-cents answer, but spend enough to give your family nutritious, enjoyable meals.

### Income and money for food

People with low incomes generally need to spend a greater proportion of the family dollar for food to maintain nutritionally adequate diets. A family with a low income may have to spend from half to two-thirds of their total income for a minimum-cost, adequate diet.

A simple way to plan adequate diets at different cost levels is to properly apportion the amount of money spent among the food groups. Each food group is valuable for certain nutrients.

### Food Dollar

The U.S. Department of Agriculture quarterly survey on the spending of the food dollar for September 1975 indicated the following expenditures at moderate cost levels.

- 33.5 percent for meat, poultry and fish
- 1.6 percent for eggs
- 2.0 percent for dry beans, peas and nuts
- 15.0 percent for milk, cheese and ice cream
- 18.0 percent for vegetables and fruits
- 18.1 percent for bread and other grain products and
- 14.4 percent for fats, sweets, beverages and other foods

The spending pattern did not vary much at different income levels. The expenditure for the meat group was by far the highest, with fruits and vegetables next.

The low income group spends proportionally less of the food dollar for the meat group than the moderate and liberal income groups. This explains the greater expenditure of the low income dollar for meat substitutes such as legumes.

\*Extension foods and nutrition specialist, The Texas A&M University System.



The homemaker can plan her menus with this distribution of food money in mind. Of every \$10 spent for food by a moderate income family of four, about \$3.35 should go for meat, poultry and fish; \$0.16 for eggs; \$0.17 for dry beans, peas and nuts; \$1.80 for fruit and vegetables; \$1.46 for fats, sweets and other foods; \$1.56 for bread and other grain products and \$1.50 for dairy products. The homemaker must choose foods in each group that are priced within her budget.

### Menus and cost levels

Plan daily allowances of milk (3 to 4 cups for each child and 2 cups for each adult) and distribute bread and cereals among the day's meals. Each person should get at least one daily serving of the following foods: citrus fruits or tomato, green or yellow vegetable, some other fruit and/or other vegetable. One potato serving should be eaten almost every day and meat or legumes should be served twice daily.

If you do not adjust to spending about the right amount for each food group without calculations, you may check at the end of the week or month on each food group's total costs.

Review the three menus at different cost levels to see the wide price range possible within the same food group. Note the range from the relatively inexpensive orange juice to the relatively expensive cantaloupe, from carrots to broccoli and from small amounts of meats in casseroles to expensive sirloin.

Serving sizes are not given on menus, but servings are usually larger in the low-cost meals with fewer dishes.

Menus At Three Cost Levels	LOW	MODERATE	HIGH
	<b>Breakfast</b> Fortified canned fruit juice Oatmeal Milk and sugar Toast Margarine Milk Coffee	<b>Breakfast</b> Frozen orange juice Hot cakes with syrup Milk Coffee	<b>Breakfast</b> ½ cantaloupe Puffed rice with cream Scrambled eggs and bacon Butter Milk Coffee
	<b>Luncheon</b> Mixed vegetable salad Peanut butter sandwich Milk	<b>Luncheon</b> Vegetable soup Creamed eggs on biscuits Peaches Milk	<b>Luncheon</b> Cream of tomato soup Grapefruit-avocado salad, poppy seed dressing Cheese toast Cream puffs Milk Tea
	<b>Dinner</b> Casserole of chopped meat, tomato and green pepper Carrots Cabbage slaw Spiced peaches Cookies Milk	<b>Dinner</b> Meat loaf with tomato sauce Scalloped potatoes Green beans Mixed green salad with French dressing Baked custard Cookies Milk Coffee	<b>Dinner</b> Celery-carrot sticks Broiled sirloin Baked potato Broccoli Curly lettuce salad with Roquefort dressing Strawberry shortcake Milk Coffee

Foods considered essential to an adequate diet are well represented at each cost level. Every diet will be adequate if each family member eats adequate amounts of milk, meat and other protein foods, citrus fruit and green and yellow vegetables.

### Family food plans

The total quantity of different food groups recommended for a weekly diet have been developed for diets at low, moderate and liberal-cost levels. According to this plan, the homemaker makes her grocery list by adding the quantities in each food group for each person per week and distributing these foods throughout the week's menus.

Weekly food bills for a family of four on the low-cost plan average \$40.90 to \$49.50 depending on the ages of the children. Comparable costs are \$51.10 to \$62.10 for the moderate-cost plan and \$61.50 to \$74.80 for the liberal plan.

The following steps tell you how to figure the cost of food in these plans for your family. Compare the USDA estimates with the amount you now spend for food to help evaluate your food spending.

**Step One:** Select the plan from Table 1—low cost, moderate cost or liberal cost—that best suits your family situation. The plan you select depends largely on your family size and income, but the importance you give food in relation to other family needs also is a vital factor. If you spend similarly

Table 1. Food plans that families of different sizes and incomes can usually afford, 1974

Family income (after taxes)	2-person family	3-person family	4-person family	5-person family
\$ 2,000 to \$ 4,000	Low cost	*	*	*
\$ 4,000 to \$ 6,000	Moderate cost	Low cost	*	*
\$ 6,000 to \$ 8,000	Moderate cost or Liberal	Low cost or Moderate cost	Low cost	Low cost
\$ 8,000 to \$10,000	Liberal	Moderate cost	Low cost or Moderate cost	Low cost
\$10,000 to \$15,000	Liberal	Liberal	Moderate cost	Moderate cost
\$15,000 and over	Liberal	Liberal	Liberal	Moderate cost or Liberal

\*Most families of this size and income will require a plan that is less costly than the low-cost plan. One such plan is now being developed by USDA.

Source: Data from Survey of Consumer Expenditures, 1960-61, U.S. Department of Labor, updated to 1974.





to many urban families of your income and size, you can probably afford the food plan listed in Table 1.

- Locate the column corresponding to your family size.

- Move your finger down this column to the point opposite your family income after taxes. The suggested plan shows about how much a typical family of similar size and income spends for food. For example, a family of three with an income of \$5,000 would probably spend the amount listed in the low cost plan.

**Step Two:** Use Table 2 to estimate the cost of your family's food plan.

- In the appropriate column, find the amount given for the age and sex of each family member.

- List the costs of the food for your family as follows:

(1) For those who eat all meals at home (or carry meals from home, such as lunches or picnics), use the amount in Table 2.

(2) For those who eat meals out, deduct 5 percent from the amount in the table for each meal not eaten at home. For example, if your husband eats lunch out five times a week, subtract 25 percent or a fourth of the cost shown for his age group.

(3) For guests and others who occasionally eat at home, add 5 percent of the amount in the table for the proper age group for each meal. If grandmother eats her midday and evening meals at your home every Sunday, add 10 percent or one-tenth of the amount for women of her age.

Table 2. Cost of food for a week, all meals and snacks prepared at home.\*  
(U.S. average, September 1975)

Individual	Low-cost plan	Moderate-cost plan	Liberal plan
<b>Women:</b>			
20-54	\$11.80	\$14.70	\$17.60
55 yrs. & over	10.50	13.00	15.50
<b>Men:</b>			
20-54	14.70	18.60	22.50
55 yrs. & over	12.90	16.10	19.40
<b>Children:</b>			
1-2 years	6.60	8.10	9.70
3-5 years	7.80	9.70	11.70
6-8 years	10.20	12.80	15.40
9-11 years	12.80	16.00	19.30
<b>Girls:</b>			
12-19 years	12.10	15.10	18.00
<b>Boys:</b>			
12-14 years	13.60	17.10	20.50
15-19 years	15.10	18.90	22.80

\*These costs are for combinations of foods that will provide nutritionally adequate meals for a week at three levels of cost. Costs are for individuals eating in a family of four persons. Adjust costs for families of other sizes. Costs are estimated quarterly by the Consumer and Food Economics Institute Agricultural Research Service, U. S. Department of Agriculture, Federal Center Building No. 1, Hyattsville, Maryland 20782. Current cost figures are available from above address on request.

- Next, total the amounts listed and adjust the total if there are more or fewer than four persons usually eating at the family table. Costs in Table 2 are for individuals in families of four persons. Adjustment is necessary because large families tend to buy and use foods more economically than small families. If yours is a family of—

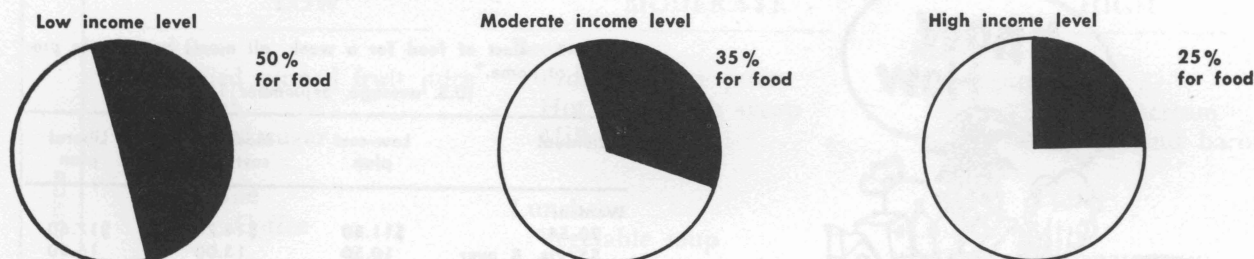
1 person.....add 20 percent  
 2 persons.....add 10 percent  
 3 persons.....add 5 percent  
 4 persons.....use as is  
 5 persons.....subtract 5 percent  
 6 persons.....subtract 10 percent

Compare the cost of the plan for a family similar to yours with what you actually spend for food eaten at home during the week.

Do not count the amount you spend at the grocery store for nonfood items such as soap, cigarettes, paper goods and pet foods. USDA estimates do not include such items, although they account for over 20 cents of every dollar spent in supermarkets.

Include the cost of all food eaten at home, whether it comes from the supermarket, from milk delivery, from a fruit or vegetable stand or from a church bake sale.

Table 3. Percentage of income available for food\*



\*These are current estimates. Current data is not available. However, the lower the income, the higher the percentage that will be spent for food; the higher the income, the lower the percentage that will be spent for food.

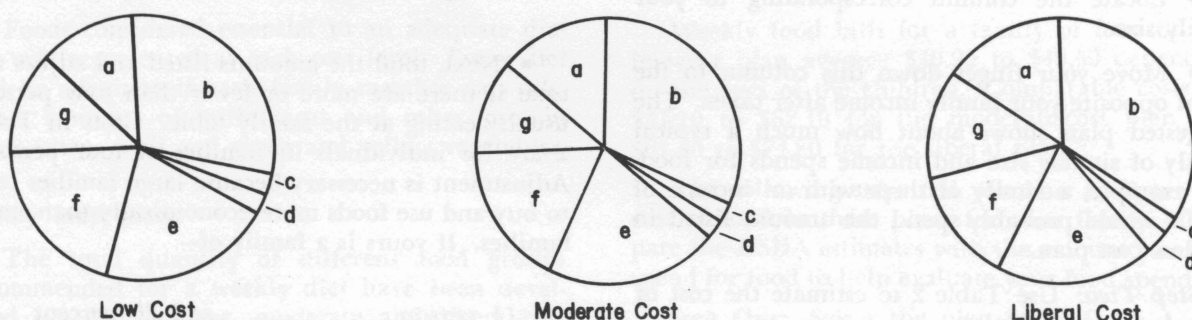
How do the two totals compare? If you spend about the same amount weekly for food as the cost of foods in the Table 1 plan, you will know your spending is in line for families of similar size and income and the amount is sufficient for nutritious meals.

If you spend considerably more, you probably could use some help in holding food costs down. If you spend a great deal less, you may not be providing the food assortment your family needs.

USDA food plans are only suggested spending guides. The amount you spend may be more or less depending on

- the foods you select.
- where you live.
- how much food you prepare yourself.
- whether you raise some of your own food.
- how carefully you plan and buy.
- the importance you place on food in relation to other family needs.

Table 4. Percentage of food dollar available for purchase of food in the basic food groups.



- a. Milk, cheese, ice cream
- b. Meat, poultry, fish
- c. Eggs
- d. Dry beans, peas, nuts
- e. Vegetables, fruit
- f. Bread, other grain products
- g. Fats, sweets, beverages and other foods

	Low Cost Plan	Moderate Plan	Liberal Plan
	pct.	pct.	pct.
a.	14.8	15.0	14.5
b.	30.8	33.5	36.0
c.	1.9	1.6	1.3
d.	2.0	1.7	1.7
e.	18.0	18.0	18.0
f.	18.1	15.6	14.4
g.	14.4	14.6	14.0

#### References

- Bogert, L. J., Briggs, G. M., Calloway, D. H., *Nutrition and Physical Fitness*, W. B. Saunders Company, Philadelphia, Pennsylvania, 1966.
- Perterkin, B. B., *Worksheet*, Washington, D. C., U.S. Department of Agriculture, Consumer and Food Economics Research Division, June, 1965.
- Your Money's Worth in Foods*, Home and Garden Bulletin No. 183, U.S. Department of Agriculture.

Educational programs conducted by the Texas Agricultural Extension Service serve people of all ages regardless of socio-economic levels, race, color, sex, religion or national origin.

Cooperative Extension Work in Agriculture and Home Economics, The Texas A&M University System and the United States Department of Agriculture cooperating. Distributed in furtherance of the Acts of Congress of May 8, 1914, as amended, and June 30, 1914.

50M-1-76, Revised

F&N